

[illegible]

Pg 2 of 41		FORM B1, Page 2
Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): CHEMERYS, TANIA
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Signatures		
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.
X <u>/s/ TANIA CHEMERYS</u> Signature of Debtor TANIA CHEMERYS X _____ Signature of Joint Debtor _____ Telephone Number (If not represented by attorney) <u>December 22, 2003</u> Date		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>/s/ BRUCE D. MAEL</u> <u>December 22, 2003</u> Signature of Attorney for Debtor(s) Date BRUCE D. MAEL
Signature of Attorney X <u>/s/ BRUCE D. MAEL</u> Signature of Attorney for Debtor(s) <u>BRUCE D. MAEL</u> Printed Name of Attorney for Debtor(s) <u>Berkman, Henoch, Peterson & Peddy, PC</u> Firm Name <u>100 Garden City Plaza</u> <u>Garden City, NY 11530</u> Address <u>(516) 222-6200 Fax: (516) 222-6209</u> Telephone Number <u>December 22, 2003</u> Date		Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number (Required by 11 U.S.C. § 110(c).) _____ Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date		X _____ Signature of Bankruptcy Petition Preparer _____ Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court
Southern District of New York

In re TANIA CHEMERYS
Debtor

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	1,824.82		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		39,760.75	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,121.51
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,079.00
Total Number of Sheets of ALL Schedules		21			
Total Assets			1,824.82		
Total Liabilities				39,760.75	

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		"CASH"	-	25.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHARTER ONE BANK - BLOOMINGBURG BRANCH CHECKING ACCT. #4730321806	-	0.00
		CHARTER ONE BANK - BLOOMINGBURG BRANCH SAVINGS ACCT. #4891459251	-	4.82
		MUNICIPAL CREDIT UNION P.O. BOX 3205 NEW YORK, NY 10007	-	320.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		COMPACT DISKS	-	450.00
6. Wearing apparel.		MISCELLANEOUS USED CLOTHING	-	500.00
7. Furs and jewelry.		MISCELLANEOUS JEWELRY	-	400.00
8. Firearms and sports, photographic, and other hobby equipment.		MISCELLANEOUS USED SPORTS EQUIPMENT	-	125.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

Sub-Total > 1,824.82
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > 0.00
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total >	0.00
(Total of this page)	
Total >	1,824.82

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<u>Cash on Hand</u> "CASH"	Debtor & Creditor Law § 283(2)	25.00	25.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u> CHARTER ONE BANK - BLOOMINGBURG BRANCH CHECKING ACCT. #4730321806	Debtor & Creditor Law § 283(2)	0.00	0.00
MUNICIPAL CREDIT UNION P.O. BOX 3205 NEW YORK, NY 10007	Debtor & Creditor Law § 283(2)	320.00	320.00
<u>Wearing Apparel</u> MISCELLANEOUS USED CLOTHING	NYCPLR § 5205(a)(5)	1,000.00	500.00

Case No. _____

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

0 continuation sheets attached

Subtotal
(Total of this page)

Total
(Report on Summary of Schedules)

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

Form B6F
(12/03)In re TANIA CHEMERYS

Case No. _____

Debtor**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Code debtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Code debtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4738353 A.R.M. P.O. BOX 129 Thorofare, NJ 08086	-	COLLECTION AGENCY FOR FIRST PREMIER BANK				0.00
Account No. 4777-2108-4612-6835 BANK FIRST - CLASSIC VISA P.O. BOX 5052 Sioux Falls, SD 57117	-	8/01 - 4/02 CREDIT CARD PURCHASES				1,161.70
Account No. 5424-7708-4424-0973 BANKFIRST CLASSIC VISA P.O.B. 5052 Sioux Falls, SD 57117	-	1/01 - 4/02 CREDIT CARD PURCHASES				845.28
Account No. BELL ATLANTIC MOBILE/VERIZON 1 N. GALLERIA DRIVE MIDDLETOWN, NY	-	8/2002 CELL PHONE				175.00
Subtotal (Total of this page)						2,181.98

9 continuation sheets attached

Form B6F - Cont.
(12/03)

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 350790997			-	COLLECTION AGENCY FOR			
BRADFORD EXCHANGE C/O UNIVERSITY FIDELITY CORP. 1445 LANGHAM CREEK DRIVE Houston, TX 77084							
Account No. 4121-7417-5494-1206			-	7/00 - 4/03 CREDIT CARD PURCHASES			
CAPITAL ONE BANK P.O. BOX 85147 RICHMOND, VA 23276-0001							
Account No. 4388-6420-2536-9292			-	8/01 - 12/02 CREDIT CARD PURCHASES			
CAPITAL ONE BANK P.O. BOX 85147 RICHMOND, VA 23276-0001							
Account No. 4121-7415-0522-4274			-	10/98 - 3/ 3 CREDIT CARD PURCHASES			
CAPITAL ONE BANK P.O. BOX 85147 RICHMOND, VA 23276-0001							
Account No. 00913886-36			-	COLLECTION AGENCY FOR TARGET			
CHASE RECEIVABLES 1247 BROADWAY Sonoma, CA 95476							
Subtotal (Total of this page)							3,095.66

Sheet no. 1 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

3,095.66

Form B6F - Cont.
(12/03)

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 284912 COLLECTO/CREDIT PAC P.O. BOX 608 Tinley Park, IL 60477-0608		-	2002 COLLECTION AGENCY FOR FIRST CONSUMERS BANK				0.00
Account No. 4134-8100-0449-6371 COMPUCREDIT/ASPIRE USA c/o MITCHELL N. KAY 7 PENN PLAZA New York, NY 10001		-	7/01 - 10/02 CREDIT CARD PURCHASES				834.20
Account No. 7056305-D80 CREDITORS INTERCHANGE PO BOX 1335 Buffalo, NY 14240		-	COLLECTION AGENCY FOR ASSOCIATES NATIONAL BANK				0.00
Account No. 4227-0972-4049-9280 CROSS COUNTRY BANK PO BOX 310711 Boca Raton, FL 33431		-	CONSUMER CREDIT				2,839.00
Account No. 4227-0974-8305-0642 CROSS COUNTRY BANK/VISA PO BOX 310711 Boca Raton, FL 33431		-	CONSUMER CREDIT				856.00
Subtotal (Total of this page)							4,529.20

Sheet no. 2 of 9 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Form B6F - Cont.
(12/03)

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R T O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. INDEX NO. CV 1211-03 DAG FINANCIAL TRUST 2002 4940 JOHNSON DR., BLDG A Pleasanton, CA 94588			JUDGMENT				2,538.71
Account No. 6011-0027-4070-3459 DISCOVER FINANCIAL SERVICES PO BOX 3008 New Albany, OH 43054		-	6/01 - 6/02 CREDIT CARD PURCHASES				3,310.00
Account No. 670357 FBCS 841 E. HUNTING PARK AVE. Philadelphia, PA 19124-4824		-	COLLECTION AGENCY FOR FIRST NATIONAL BANK OF MARIN				0.00
Account No. 501666549 FBCS 841 E. HUNTING PARK AVE. Philadelphia, PA 19124		-	COLLECTION AGENCY FOR LIMITED EXPRESS (WORLD FINANCIAL NETWORK)				0.00
Account No. 4610-0784-5208-2597 FINANCIAL RECOVERY SERVICES P.O. BOX 385908 Minneapolis, MN 55438-5908		-	COLLECTION AGENCY FOR FIRST PREMIER BANK				0.00
Sheet no. <u>3</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							5,848.71

Form B6F - Cont.
(12/03)

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 84573317089803177		-	COLLECTION AGENCY FOR CITIZENS COMMUNICATIONS				0.00
FIRST COLLECTION SERVICES 10925 OTTER CREEK E. BLVD. Mabelvale, AR 72103							
Account No. 5421-1602-0741-2414		-	CONSUMER CREDIT				973.00
FIRST CONSUMER NATIONAL BANK P.O. BOX 3708 Omaha, NE 68103							
Account No. 4731-9004-5203-4514		-	6/01 - 11/02 CREDIT CARD PURCHASES				1,330.00
FIRST NATIONAL BANK OF MARIN C/O NATIONAL RECOVERY SYSTEMS P.O.B. 701 Chesterfield, MO 63006							
Account No. 4301-7181-4048-6684		-	4/00 - 6/02 CREDIT CARD PURCHASES				743.00
FIRST PREMIER BANK PO BOX 5519 Sioux Falls, SD 57117							
Account No. 4610-0784-5208-2597		-	9/00 - 3/02 CREDIT CARD PURCHASES				449.77
FIRST PREMIER BANK PO BOX 5519 Sioux Falls, SD 57117							
Sheet no. <u>4</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							3,495.77

Form B6F - Cont.
(12/03)

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4610-0784-6415-7080 FIRST PREMIER BANK PO BOX 5519 Sioux Falls, SD 57117		-	6/01 - 6/02 CREDIT CARD PURCHASES				545.00
Account No. 03-01190-0 GOLDEN WEXLER & SARNESE 377 OAK ST., DEPT. C Garden City, NY 11530		-	COLLECTION AGENCY FOR CAPITAL ONE BANK				0.00
Account No. 7533649 HARVARD COLLECTION SERVICES 4839 N. ELSTON AVE. Chicago, IL 60630-2534		-	COLLECTION AGENCY FOR FIRST USA BANK				0.00
Account No. 5499-4409-1188-8738 HOUSEHOLD BANK/GM CLASSIC C/O LAW OFFICES OF LARRY ROACH 175 MONTROSE WEST AVE, STE 170 Akron, OH 44321		-	8/00 - 8/02 CREDIT CARD PURCHASES				2,164.00
Account No. U23836-FP0 J.C. CHRISTENSEN & ASSOCIATES P.O. BOX 519 Sauk Rapids, MN 56379		-	COLLECTION AGENCY FOR FIRST PREMIER BANKCARD				0.00
Sheet no. <u>5</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							2,709.00

Form B6F - Cont.
(12/03)

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4239-8010-0228-8260			-	COLLECTION AGENCY FOR FIRST NATIONAL CREDIT CARD			0.00
LTD FINANCIAL SERVICES P.O. BOX 5097 Sioux Falls, SD 57117							
Account No. 03329645			-	COLLECTION AGENCY FOR CAPITAL ONE BANK			0.00
M.R.S. ASSOCIATES, INC 3 EXECUTIVE CAMPUS, SUITE 400 Cherry Hill, NJ 08002							
Account No. 1TY92397			-	TELEPHONE			144.63
MCI P.O. BOX 4450 Bridgeton, MO 63044							
Account No. 8503895889			-	2002 COLLECTION AGENCY FOR HOUSEHOLD/ORCHARD BANK			0.00
MIDLAND CREDIT MANAGEMENT P.O. BOX 939019 San Diego, CA 92193-9019							
Account No. 198479			-	ATTORNEYS FOR DAG FINANCIAL TRUST 2002			0.00
MULLOOLY, JEFFREY, ET AL. 4 BRIDGE STREET Glen Cove, NY 11542							
Sheet no. <u>6</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			144.63

Form B6F - Cont.
(12/03)

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			PERSONAL LOAN				
MUNICIPAL CREDIT UNION PO BOX 3205 NEW YORK, NY 10007		-					1,538.32
Account No. 5770912019207568			2002 COLLECTION AGENCY FOR FIRST CONSUMER NATIONAL BANK				
NCO FINANCIAL SYSTEMS PO BOX 41448 Philadelphia, PA 19101		-					0.00
Account No. 2222551003225265			2002 COLLECTION AGENCY FOR CAPITAL ONE				
NCO FINANCIAL SYSTEMS PO BOX 41457 Philadelphia, PA 19101		-					0.00
Account No. 888882520059			COLLECTION AGENCY FOR VICTORIA'S SECRET				
PROFESSIONAL CREDIT SERVICES, P.O. BOX 397 FARMINGDALE, NY 11735-0397		-					322.00
Account No. 4465-6809-0045-2409			1/98 - 1/03 CREDIT CARD PURCHASES				
PROVIDIAN FINANCIAL C/O FORSTER & GARBUS P.O.B. 9030 Farmingdale, NY 11735		-					10,472.43
Sheet no. <u>7</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							12,332.75

Form B6F - Cont.
(12/03)

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4185-5110-0104-1537 PROVIDIAN FINANCIAL C/O FORSTER & GARBUS P.O.B. 9030 Farmingdale, NY 11735		-	6/00 - 1/03 CREDIT CARD PURCHASES				3,759.05
Account No. 3609691 RISK MANAGEMENT ALTERNATIVES 1829 REISTERSTOWN RD., STE. 30 BALTIMORE, MD 21208		-	COLLECTION AGENCY FOR FIRST CONSUMER NATIONAL BANK				0.00
Account No. 6011-0027-4070-3459 ROBIN E. SINGER, ESQ. 1400 NE MIAMI GARDENS DRIVE STE. 216 Miami, FL 33179		-	COLLECTION AGENCY FOR DISCOVER FINANCIAL SERVICES				0.00
Account No. 2019207568 SPIEGEL FCNB PROCESSING CENTER 9310 SW GEMINI DRIVE Beaverton, OR 97078		-	11/99 TO 7/02 CONSUMER CREDIT				1,000.00
Account No. 90025254019090 TARGET RETAILERS NATIONAL BANK P.O. BOX 59231 Minneapolis, MN 55439		-	11/01 - 1/03 CREDIT CARD PURCHASES				342.00
Sheet no. <u>8</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							5,101.05

Form B6F - Cont.
(12/03)

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 882520059			1/01 - 11/02 Credit card purchases				322.00
VICTORIA'S SECRET PO BOX 659562 SAN ANTONIO, TX 78265-1940	-						
Account No. 105028455			COLLECTION AGENCY FOR BANK FIRST CLASSIC VISA				0.00
WOLPOFF & ABRAMSON, LLP TWO IRVINGTON CENTRE 702 KING FARM BLVD. Rockville, MD 20850	-						
Account No.							
Account No.							
Account No.							
Sheet no. <u>9</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							322.00
							Total (Report on Summary of Schedules)
							39,760.75

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
MITSUBISHI MOTORS P.O. BOX 0574 Carol Stream, IL 60132	CAR LEASE EXPIRES 1/17/05

In re TANIA CHEMERYS Case No. _____
Debtor

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

0 continuation sheets attached to Schedule of Codebtors

In re TANIA CHEMERYS

Case No. _____

Debtor

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP None.	AGE
EMPLOYMENT:		
Occupation	DEBTOR POLICE OFFICER	
Name of Employer	NEW YORK CITY POLICE DEPARTMENT	
How long employed	1 YEAR	
Address of Employer	ONE POLICE PLAZA NEW YORK, NY 10038	
SPOUSE		

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) PENSION

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance

(Specify)

Pension or retirement income

Other monthly income

(Specify)

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 2,121.51

DEBTOR

SPOUSE

\$ 3,455.77 \$ N/A\$ 0.00 \$ N/A\$ 3,455.77 \$ N/A\$ 1,055.34 \$ N/A\$ 6.46 \$ N/A\$ 42.64 \$ N/A\$ 229.82 \$ N/A\$ 0.00 \$ N/A\$ 1,334.26 \$ N/A\$ 2,121.51 \$ N/A\$ 0.00 \$ N/A\$ 0.00 \$ N/A\$ 0.00 \$ N/A\$ 0.00 \$ N/A\$ 0.00 \$ N/A\$ 0.00 \$ N/A\$ 0.00 \$ N/A\$ 0.00 \$ N/A\$ 0.00 \$ N/A\$ 2,121.51 \$ N/A

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$	150.00
Are real estate taxes included? Yes _____ No <u>X</u>			
Is property insurance included? Yes _____ No <u>X</u>			
Utilities: Electricity and heating fuel		\$	79.00
Water and sewer		\$	0.00
Telephone		\$	106.00
Other <u>CABLE</u>		\$	100.00
Home maintenance (repairs and upkeep)		\$	0.00
Food		\$	400.00
Clothing		\$	50.00
Laundry and dry cleaning		\$	25.00
Medical and dental expenses		\$	15.00
Transportation (not including car payments)		\$	500.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	100.00
Charitable contributions		\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	0.00
Life		\$	0.00
Health		\$	0.00
Auto		\$	179.00
Other _____		\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) _____		\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)			
Auto		\$	375.00
Other _____		\$	0.00
Other _____		\$	0.00
Other _____		\$	0.00
Alimony, maintenance, and support paid to others		\$	0.00
Payments for support of additional dependents not living at your home		\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
Other <u>TOLLS</u>		\$	0.00
Other _____		\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$	2,079.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	N/A
B. Total projected monthly expenses	\$	N/A
C. Excess income (A minus B)	\$	N/A
D. Total amount to be paid into plan each _____ (interval)	\$	N/A

In re TANIA CHEMERYS

Debtor(s)

Case No.

Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date December 22, 2003

Signature /s/ TANIA CHEMERYS
TANIA CHEMERYS
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Form 7
(12/03)

**United States Bankruptcy Court
Southern District of New York**

In re TANIA CHEMERYS

Debtor(s)

Case No.

Chapter 7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$43,259.79	1/03 THROUGH 12/03 EMPLOYMENT
\$25,680.00	1/02 THROUGH 12/02 - EMPLOYMENT
\$7,993.00	1/01 THROUGH 12/01

2. Income other than from employment or operation of business

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

- None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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- None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
PROVIDIAN NATIONAL BANK v. TANIA A. CHERMERS	COMPLAINT	SUPREME COURT OF THE STATE OF NEW YORK COUNTY OF SULLIVAN	JUDGMENT - \$3,132.94

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	-----------------	-----------------------------------

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	--------------------	-----------------------------------

- None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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10. Other transfers

- None ☐ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
581 WINTERTON RD. BLOOMINGBURG, NY 12721	TANIA A. CHERMERS	1989 - 5/02

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
----------------------	--------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 22, 2003 Signature /s/ TANIA CHEMERYS
TANIA CHEMERYS
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Southern District of New York**

In re TANIA CHEMERYS

Debtor(s)

Case No.

Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property

-NONE-

Creditor's name

b. Property to Be Retained

[Check any applicable statement.]

Description
of
Property
-NONE-

Creditor's
Name

Property is
claimed as exempt

Property will be
redeemed
pursuant to 11
U.S.C. § 722

Debt will be
reaffirmed
pursuant to 11
U.S.C. § 524(c)

Date December 22, 2003

Signature /s/ TANIA CHEMERYS
TANIA CHEMERYS
Debtor

United States Bankruptcy Court
SOUTHERN District of NEW YORK

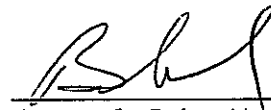
In re: TANIA CHEMERYS
Debtor

Case No. _____
Chapter 7

COMPENSATION STATEMENT OF ATTORNEY FOR THE DEBTOR(S)

1. The undersigned is the attorney for the debtor(s) in this case.
2. The total compensation promised the undersigned by the debtor(s) for the services rendered or to be rendered in connection with this case is \$ * 0 . 00 ; the only compensation which has been received from the debtor(s) or any other person on said account is \$ 0 . 00 ; the balance due thereon is \$ 0 . 00 ; and the source of compensation paid or promised, if a source other than the debtor(s), is: NONE.
3. The undersigned further states that no understanding or agreement exists for a division of fees or compensation between the undersigned and any other person or entity, except any agreement he may have for the sharing of his compensation with a member or members or regular associate of his law firm and except:

* No attorneys fees are paid by Debtor(s). Services herein are rendered pursuant to general service agreement with NYC Patrolmen's Benevolent Association.



Attorney for Debtor(s):

BRUCE D. MAEL, ESQ.

BERKMAN, HENoch, PETERSON & PEDDY, P.C.

100 Garden City Plaza, 3rd Floor

GARDEN CITY, NEW YORK 11590

516 222-6200

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

-----X

In re:

TANIA CHEMERYS,

Case No.
Chapter 7

Debtor.

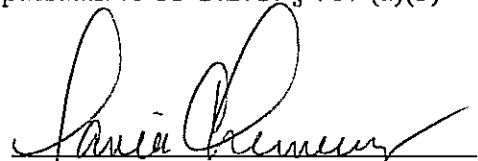
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DECLARATION RE: ELECTRONIC FILING

PART I - DECLARATION OF PETITIONER

I, TANIA CHEMERYS, the undersigned debtor, hereby declare under penalty of perjury, that the information I gave my attorney and the information provided in the electronically filed petition is true and correct. I consent to my attorney sending my petition, this declaration and the accompanying statements and schedules to the United States Bankruptcy Court, the Trustee appointed in my case and the United States Trustee. I understand that failure to file the signed original of this Declaration Re: Electronic Filing within 15 days following the date the petition was electronically filed will cause my case to be dismissed pursuant to 11 U.S.C. § 707 (a)(3) without further notice.

Dated: December²², 2003

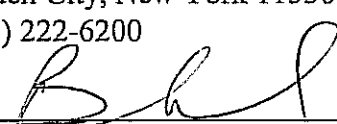

TANIA CHEMERYS, Debtor

PART II - DECLARATION OF ATTORNEY:

I declare under penalty of perjury that I have examined the above mentioned debtor's petition, schedules and statements and to the best of my knowledge and belief, they are true, correct, and complete. The debtor will have signed this form before I file the petition, schedules and statements. I will give the debtor a copy of all forms and information to be filed with the United States Bankruptcy Court and I will send copies of this declaration, the petition, schedules and statements to the Trustee appointed in this case and to the United States Trustee. This declaration is based upon all information of which I have knowledge.

Dated: Garden City, New York
December 22, 2003

BERKMAN, HENOCH, PETERSON & PEDDY, P.C.
Attorneys for Debtor
100 Garden City Plaza, 3rd Floor
Garden City, New York 11530
(516) 222-6200

BY: 
Bruce D. Mael (BDM 8038)

In re TANIA CHEMERYS

Debtor(s)

Case No.

Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: December 22, 2003

/s/ TANIA CHEMERYS
TANIA CHEMERYS
Signature of Debtor

A.R.M.
P.O. BOX 129
Thorofare, NJ 08086

BANK FIRST - CLASSIC VISA
P.O. BOX 5052
Sioux Falls, SD 57117

BANKFIRST CLASSIC VISA
P.O.B. 5052
Sioux Falls, SD 57117

BELL ATLANTIC MOBILE/VERIZON
1 N. GALLERIA DRIVE
MIDDLETOWN, NY

BRADFORD EXCHANGE
C/O UNIVERSITY FIDELITY CORP.
1445 LANGHAM CREEK DRIVE
Houston, TX 77084

CAPITAL ONE BANK
P.O. BOX 85147
RICHMOND, VA 23276-0001

CHASE RECEIVABLES
1247 BROADWAY
Sonoma, CA 95476

COLLECTO/CREDIT PAC
P.O. BOX 608
Tinley Park, IL 60477-0608

COMPUCREDIT/ASPIRE USA
c/o MITCHELL N. KAY
7 PENN PLAZA
New York, NY 10001

CREDITORS INTERCHANGE
PO BOX 1335
Buffalo, NY 14240

CROSS COUNTRY BANK
PO BOX 310711
Boca Raton, FL 33431

CROSS COUNTRY BANK/VISA
PO BOX 310711
Boca Raton, FL 33431

DAG FINANCIAL TRUST 2002
4940 JOHNSON DR., BLDG A
Pleasanton, CA 94588

DISCOVER FINANCIAL SERVICES
PO BOX 3008
New Albany, OH 43054

FBCS
841 E. HUNTING PARK AVE.
Philadelphia, PA 19124

FINANCIAL RECOVERY SERVICES
P.O. BOX 385908
Minneapolis, MN 55438-5908

FIRST COLLECTION SERVICES
10925 OTTER CREEK E. BLVD.
Mabelvale, AR 72103

FIRST CONSUMER NATIONAL BANK
P.O. BOX 3708
Omaha, NE 68103

FIRST NATIONAL BANK OF MARIN
C/O NATIONAL RECOVERY SYSTEMS
P.O.B. 701
Chesterfield, MO 63006

FIRST PREMIER BANK
PO BOX 5519
Sioux Falls, SD 57117

GOLDEN WEXLER & SARNESE
377 OAK ST., DEPT. C
Garden City, NY 11530

HARVARD COLLECTION SERVICES
4839 N. ELSTON AVE.
Chicago, IL 60630-2534

HOUSEHOLD BANK/GM CLASSIC
C/O LAW OFFICES OF LARRY ROACH
175 MONTROSE WEST AVE, STE 170
Akron, OH 44321

J.C. CHRISTENSEN & ASSOCIATES
P.O. BOX 519
Sauk Rapids, MN 56379

LTD FINANCIAL SERVICES
P.O. BOX 5097
Sioux Falls, SD 57117

M.R.S. ASSOCIATES, INC
3 EXECUTIVE CAMPUS, SUITE 400
Cherry Hill, NJ 08002

MCI
P.O. BOX 4450
Bridgeton, MO 63044

MIDLAND CREDIT MANAGEMENT
P.O. BOX 939019
San Diego, CA 92193-9019

MULLOOLY, JEFFREY, ET AL.
4 BRIDGE STREET
Glen Cove, NY 11542

MUNICIPAL CREDIT UNION
PO BOX 3205
NEW YORK, NY 10007

NCO FINANCIAL SYSTEMS
PO BOX 41457
Philadelphia, PA 19101

PROFESSIONAL CREDIT SERVICES,
P.O. BOX 397
FARMINGDALE, NY 11735-0397

PROVIDIAN FINANCIAL
C/O FORSTER & GARBUS
P.O.B. 9030
Farmingdale, NY 11735

RISK MANAGEMENT ALTERNATIVES
1829 REISTERSTOWN RD., STE. 30
BALTIMORE, MD 21208

ROBIN E. SINGER, ESQ.
1400 NE MIAMI GARDENS DRIVE
STE. 216
Miami, FL 33179

SPIEGEL
FCNB PROCESSING CENTER
9310 SW GEMINI DRIVE
Beaverton, OR 97078

TARGET RETAILERS NATIONAL BANK
P.O. BOX 59231
Minneapolis, MN 55439

VICTORIA'S SECRET
PO BOX 659562
SAN ANTONIO, TX 78265-1940

WOLPOFF & ABRAMSON, LLP
TWO IRVINGTON CENTRE
702 KING FARM BLVD.
Rockville, MD 20850

FORM 21. STATEMENT OF SOCIAL SECURITY NUMBER

United States Bankruptcy Court
Southern District of New York

In re TANIA CHEMERYS
Debtor

Address 80 SPROAT ST., APT. 7F
Middletown, NY 10940
Employer's Tax Identification (EIN) No(s). [if any]: _____
Last four digits of Social Security No(s): xxx-xx-0534

Case No. _____

Chapter 7

STATEMENT OF SOCIAL SECURITY NUMBER(S)

1. Name of Debtor (enter Last, First, Middle): CHEMERYS, TANIA,
(Check the appropriate box and, if applicable, provide the required information.)

/ X /Debtor has a Social Security Number and it is: 054-70-0534
(If more than one, state all.)

/ /Debtor does not have a Social Security Number.

2. Name of Joint Debtor (enter Last, First, Middle): _____
(Check the appropriate box and, if applicable, provide the required information.)

/ /Joint Debtor has a Social Security Number and it is: _
(If more than one, state all.)

/ /Joint Debtor does not have a Social Security Number.

I declare under penalty of perjury that the foregoing is true and correct.

X /s/ TANIA CHEMERYS December 22, 2003
TANIA CHEMERYS Date
Signature of Debtor

X _____
Signature of Joint Debtor Date

*Joint debtors must provide information for both spouses.

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.